



This **Bank Charges Schedule (Corporate Customers)** is published to let you know the fees and charges DBS Bank Ltd., Hong Kong Branch (“the Bank”) levies for the services we provide to our customers in the Hong Kong Special Administrative Region (effective date: 1 June 2024). We hope you find it useful. The service charges contained in this booklet are correct at the time of printing. These charges are subject to change and the Bank reserves the right to introduce service charges not included in this booklet. Details of service charges not shown in this booklet are contained in our relevant product leaflets or are available on request at our branch. If you have any queries concerning the fees and charges contained in this booklet, please contact our branch staff or Relationship Managers.

Wherever there is a discrepancy between the English and Chinese version of this Bank Charges Schedule, the English version prevails.

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## I. DEPOSIT SERVICES

### A. Current Accounts and Savings Accounts

- 1) Charge on dormant Corporate Accounts which have no transaction for 12 months and with balances less than the following amounts:

AUD1,000	AUD25
CAD1,000	CAD25
CHF1,000	CHF25
DKK5,000	DKK75
EUR600	EUR25
GBP500	GBP15
HKD5,000	HKD150
JPY80,000	JPY2,500
NOK 5,000	NOK120
NZD1,000	NZD25
RMB5,000	RMB120
SEK5,000	SEK75
SGD1,000	SGD25
USD600	USD25

The following charges are collected half-yearly, in June and December.

- 2) Corporate Account Set-up Fee

- Local Company Account Opening <sup>#</sup>	Min. HK\$1,200
- Overseas Company Account Opening <sup>†</sup>	Min. HK\$10,000
- Account Opening of Special Company <sup>‡</sup>	Min. HK\$10,000

- 3) Corporate Account Annual Administration Fee<sup>\*\*</sup>

- Overseas Company <sup>†</sup>	Min. HK\$5,000
- Special Company <sup>‡</sup>	Min. HK\$5,000

### B. Current Accounts

- 1) Improperly conducted accounts closed by the Bank HK\$200/ US\$25/ RMB160 per account

- 2) Cheque Books

- cheque books ordering fee	HK\$50 per book
- Specially printed cheque books	At cost (including artwork and proof cost, printing cost)
- Delivery by ordinary mail	Free
- Delivery by registered mail	HK\$25/ US\$3/ RMB20 per cheque book
- Safe custody of cheque books	HK\$50/ US\$6.5/ RMB40 per request

(#) Local Company refers to Hong Kong registered company excluding Overseas Company<sup>†</sup> and Special Company<sup>‡</sup>.

(†) Overseas Company refers to (1) company not registered in Hong Kong; (2) Hong Kong registered companies with major corporate shareholder(s) that are overseas incorporated; (3) Hong Kong registered companies with any corporate director(s) that are overseas incorporated; (4) non Hong Kong companies registered under Companies Ordinance of Hong Kong (Cap. 622).

(‡) Special Company refers to but is not limited to (1) company in special industry e.g. Money Services, jewellery, etc.; (2) company with complex structure; (3) company's ultimate beneficial owners are non-permanent Hong Kong residents; (4) Trust account.

(\*\*) This fee is charged to support additional administrative costs associated with the maintenance of the account(s) of Overseas Company and Special Company. The amount charged depends on the effort and cost associated with the maintenance of the account(s) in view of various factors, e.g. country of incorporation, complexity of company structure, business model, etc.

3) Unauthorized overdrafts - If an account has no overdraft facility or if an overdraft exceeds its overdraft limit	Handling charge of HK\$120/ US\$15/ RMB96 per incident + overdraft interest at prevailing interest rate
4) Returned Cheque	
- Insufficient funds	HK\$150/ US\$19.5/ RMB120 per cheque
- Technical reasons (other than for post-dated or out-of-date reason)	HK\$100/ US\$13/ RMB80 per cheque
- Mailing of returned cheques	At cost (by registered mail)
5) Exception handling^ for cheque clearing with technical concerns	HK\$100/ US\$13/ RMB80 per cheque
6) Drawing against uncleared items	HK\$50/ US\$6.5/ RMB40 per occurrence
7) Stop payment	
- Stop cheque payment via branch	
• Each cheque or a consecutive range of cheques	HK\$250/ US\$33/ RMB225
- Cancellation of each stop payment order	HK\$250/ US\$33/ RMB225

### C. Time Deposit Accounts

- Premature Withdrawal Fee
 

HKD/ GBP/ SGD  

$$\text{Time Deposit Principal} \times (\text{Prevailing Rate} - \text{Time Deposit Interest Rate}) \times \text{No. of Remaining Days until Maturity Date} \div 365 \text{ days (or Minimum HK\$500)}$$
  - Other Foreign Currencies
 

$$\text{Time Deposit Principal} \times (\text{Prevailing Rate} - \text{Time Deposit Interest Rate}) \times \text{No. of Remaining Days until Maturity Date} \div 360 \text{ days (or Minimum HK\$500)}$$
- Note: Prevailing Rate will be determined by the Bank.

### D. Other Charges (Applicable to all types of Deposit Accounts)

- |  |   |
|--|---|
| 1) Account closed within 3 months of its opening                                     | HK\$200/ US\$25/ RMB160 and no interest shall be paid |
| <hr/>  |   |
| 2) Deposits in notes of the same currency per transaction (except HKD and RMB notes) |   |

- Deposit 1-199 pieces of notes	0.25% of total deposit amount**, min. HK\$50 (or its equivalent)
- Deposit $\geq$ 200 pieces of notes	0.5% of total deposit amount**, min. HK\$250 (or its equivalent)
Withdrawals in notes of the same currency per transaction (except HKD and RMB notes)	0.25% of total amount**, min. HK\$50 (or its equivalent)

(^) Subject to the Bank's discretion

(\*\*) JPY will be rounded up to the nearest 100 yen, Other currencies will be rounded up to the nearest dollar.

3) Deposit of RMB notes	
- DBS RMB Account for Corporates	
- Deposit $\geq$ 200 pieces of notes	0.5% of total deposit amount, min. HK\$125 (or its equivalent)
4) Deposit of HKD notes	
Please refer to V. General Services D. Bulk Deposits	
5) Monthly Service Fee	
HK\$250 per month	
- The monthly service fee will be applied if the Average Total Deposit Balance over the month falls below HKD50,000 (or its equivalent in foreign currency(ies))	
- "Total Deposit Balance" is the total deposits maintained in a Customer's Current Account, Savings Account and Fixed Deposit account in DBS	
- "Average Total Deposit Balance over the month" is calculated based on the aggregated value of daily Total Deposit Balance in the period of the month divided by the total number of calendar days in that month	
6) Monthly Counter Service Fee	
First 10 Transaction: Free	
- The monthly counter service fee will be applied on each transaction if the aggregated transactions in the month exceeds 10	Onwards: HK\$40 per transaction

transactions

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7) Paper Statement Fee HK\$20 per month per account

- Switch to eStatement, free of charge, via IDEAL. Reduce paper usage to save our environment.
- For multicurrency account with multiple wallets, fees will only be charged once per month

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8) Negative Interest Charge

- Monthly Charge will be applied if the end-of-day balance of corporate deposits in negative interest currencies exceeds the Bank's predefined threshold

For details of the threshold and negative interest rates, please visit

<https://www.dbs.com.hk/sme/negative-interest-currencies>.

## II. REMITTANCES

### ACCOUNT TRANSFER

#### A. Account Transfer

- For Funds Transfer to My DBS Account & Other DBS Accounts at DBS Bank Limited, Hong Kong Branch

Free

(The bank may impose a charge of HK\$1 per transaction if volume exceeds 1,000 per month)

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### INWARD REMITTANCES

Correspondent bank charges will be levied

#### A. Foreign Cheque Drawn Overseas

Deposits of foreign currency cheques into accounts of the same currency

- i) Funds will be made available as per the following schedule and interest (if applicable) to accrue from the date of the deposits

Currency

Funds availability

USD

21 calendar days after deposit

GBP/CAD

28 calendar days after deposit

Others

42 calendar days after deposit

HK\$200 per cheque + correspondent bank charges + cable charges (if applicable)

- ii) HKD or MOP cheque drawn on Macau

HKD\$200 per cheque + correspondent bank charges + cable charges (if applicable)

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iii) Returned unpaid cheque	HK\$200 per cheque + correspondent bank charges + cable (if applicable)
- Each cheque	

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## **B. Telegraphic Transfers / Local Transfer Via Real Time Gross Settlement (RTGS)**

1) Proceeds paid to customer	
- By Telegraphic Transfer	HK\$65 per transaction
- By Real Time Gross Settlement (RTGS)	HK\$15 per transaction
2) Credit to account of other bank	HK\$200 per transaction
3) Handling charge for enquiry / amendment / return of a telegraphic transfer / local transfer	HK\$200 per transaction + cable charge
4) Correspondent Bank Charges	
- Charge to beneficiary's account	At cost

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## **OUTWARD REMITTANCES**

Correspondent bank charges will be levied

### **A. Demand Drafts**

1) Handling charge for issuing a demand draft	
- Via branch	HK\$120
2) Report loss of a demand draft	
- Each draft	HK\$250 + correspondent bank charges + cable charges
3) Repurchase a demand draft	
- Each draft	HK\$100 + correspondent bank charges + cable charges
4) Copy of a paid draft	HK\$100 per item

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## **B. Telegraphic Transfers**

1) Handling charge per telegraphic transfer	
- Via DBS Electronic Banking**	HK\$115 per transaction
- Via Branch	
• With Bank's standard form	HK\$200 per transaction
• With Non-standard bank form	HK\$380 per transaction
- Via other manual channels (where accepted by the Bank)	HK\$500 per transaction

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- Via SWIFT

- MT103 HK\$240 per transaction
- MT202 HK\$80 per transaction

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2) Cable Charges	HK\$100 per cable (waived for telegraphic transfer initiated via DBS Electronic Banking**)
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3) Additional charge for cable with Chinese characters	HK\$150 (waived for telegraphic transfer initiated via DBS Electronic Banking**)
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4) Additional charge where a separate cable is sent to the beneficiary bank	HK\$100 per cable
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5) Correspondent Bank Charges

- Applicable to charge type "OUR- All charges borne by remitter"
- If charge at cost is higher than the respective charge contained in this booklet, at the Bank's discretion, the Bank may adopt a higher charge.
- Charge to applicant's account upon transfer<sup>^</sup>
  - RMB
    - to Mainland China HK\$30 per transaction
    - to Overseas HK\$250 per transaction
  - EUR / GBP HK\$400 per transaction
  - JPY 0.07% of the payment amount  
(min HK\$250 and max \$1,000)
  - HKD / USD<sup>‡</sup> & other currencies HK\$250 per transaction

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**C. Local Transfer<sup>^</sup> in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)**

1) Handling charge per local transfer

- Via DBS Electronic Banking<sup>\*\*</sup> HK\$55 per transaction
- Via Branch
  - With Bank's standard form HK\$200 per transaction
  - With Non-standard bank form HK\$380 per transaction
- Via other manual channels (where accepted by the Bank) HK\$500 per transaction
- Via SWIFT
  - MT103 HK\$200 per transaction
  - MT202 HK\$30 per transaction

2) Correspondent Bank Charges

At cost

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**D. Other Payment Instructions for Transfer or Local Transfer**

1) Each instruction

- Via Branch
  - Enquiry / Amend / Cancel / Return HK\$300
- Via DBS Electronic Banking<sup>\*\*</sup>
  - Enquiry (Via SWIFT gpi) Free
  - Stop Free
  - Recall HK\$200

2) Correspondent Bank Charges

At cost, if applicable

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**E. Remittance Advice**

- Paper advice fee HK\$50 per month per account



- Switch to eAdvice, free of charge, via IDEAL.

Reduce paper usage to save our  
environment

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<sup>^</sup> Applicable only when the beneficiary bank is a RTGS participant in Hong Kong

<sup>\*\*</sup> DBS Electronic Banking refers to DBS IDEAL, IDEAL Connect, and DBS RAPID.

<sup>(‡)</sup> For telegraphic transfers, remitters can opt for paying all charges "FULLPAY" of other banks such that beneficiary can receive the full payment amount, subject to the limitations as specified under Note below. Additional HKD150 fee will be charged for this service.

Note: Please note that the Bank does not guarantee that full payment can be made as it depends on other overseas banks' practice which is beyond the Bank's control, or where the Bank does not have direct correspondent banking relationship with the beneficiary banks, or if the format of the codeword specified in the payment instruction is not in the required format.

### III. GENERAL SERVICES

#### A. Autopay Services

- |   |   |
|---|---|
| 1) Autopay / Payroll / Bulk Collection via IDEAL              | HK\$0.8 per item, min. HK\$80 per month |
| 2) Set up Direct Debit Authorization                          |   |
| - Each authorization  | Free                                    |
| - For authorizations received on a day on a per account basis | Free                                    |
| 3) Amendment (excluding amendment of debtor reference)        | Free                                    |

#### B. Banker's Endorsement

- |  |         |
|--|---------|
| - Each endorsement   | HK\$300 |
| - Each supplementary copy if more than one endorsement issued at same time | HK\$20  |

#### C. Bulk Deposits

- |   |  |
|---|--|
| 1) HKD coins deposit per customer per day regardless of total number of accounts customer holds |  |
| - Deposit over 50 coins   | 2% of deposit amount, min. HK\$100         |
| 2) HKD Notes deposit per customer per day regardless of total number of accounts customer holds |  |
| - Deposit over 200 pieces of notes onwards  | 0.5% of total deposit amount, min. HK\$250 |
| 3) Cheque deposit per customer per day regardless of total number of accounts customer holds    |  |
| - Deposit in excess of 30 pieces  | HK\$2 per additional cheque                |

#### D. Cashier's Order

- |   |   |
|---|---|
| 1) Issue / repurchase a Cashier's Order |   |
| - HKD Cashier's Order                   | HK\$60/ US\$7.5   |
| - USD Cashier's Order                   | HK\$60/ US\$7.5   |
| - RMB Cashier's Order                   | HK\$60/ RMB50   |
| 2) Report loss                          | HK\$60/ US\$7.5/ RMB48 per item + HK\$300 for circular issued by HKAB |

#### E. Coins Exchange

- |                   |                       |
|-------------------|-----------------------|
| - Handling charge | HK\$2 per roll or bag |
|-------------------|-----------------------|

#### F. Company Search

- |  |          |
|--|----------|
| 1) To conduct a local search at Business | HK\$150@ |
|--|----------|

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Registration Office or Companies Registry

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- |  |            |
|--|------------|
| 2) To perform company search for companies incorporated overseas | HK\$2,000@ |
|--|------------|
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**G. Facsimile Services**

- |  |         |
|--|---------|
| 1) Facsimile                           |         |
| - Up to 5 pages within Hong Kong       | HK\$50  |
| - Up to 2 pages outside Hong Kong      | HK\$100 |
| - Each additional page (all countries) | HK\$50  |
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(<sup>@</sup>) The fee is charged for each search conducted for purposes including but not limited to account opening, regular customer due diligence review and customers' request for change of director(s)/ partner(s)/ committee member(s)/ authorised signatory(ies).

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<b>H. Hold Mail Service</b>	HK\$700 per year (payable in advance)
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<b>I. Incoming Credit Enquiry Letter from other Banks</b>	HK400 per copy
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**J. Request for Banker's Report/Document Copies**

- |  |                       |
|--|-----------------------|
| 1) Accounts History of Savings and Time Deposit Accounts |                       |
| - Within one year from date of request                   | HK\$250 per account   |
| - Within two years from date of request                  | HK\$750 per account   |
| - Within three years from date of request                | HK\$1,000 per account |
| - Each additional year over three years (up to 7 years)  | HK\$1,000 per account |
- 
- |  |                             |
|--|-----------------------------|
| 2) Bank Confirmation                   |                             |
| - Each Hardcopy Confirmation via Post  | HK\$350 (or its equivalent) |
| - Each Softcopy Confirmation via Email | HK\$300 (or its equivalent) |
- 
- |   |                         |
|---|-------------------------|
| 3) Bank Reference Letter  |                         |
| - Each letter   | HK\$600/ US\$80/ RMB500 |
| - Each supplementary copy if more than one letter issued at the same time | HK\$20                  |
- 
- |                           |         |
|---------------------------|---------|
| 4) Certificate of Balance |         |
| - Per account             | HK\$100 |
| - Per extra account       | HK\$20  |
-

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- |  |                        |
|--|------------------------|
| 5) Copies of Statements, Vouchers, Cheques,<br>Consolidated Statements |                        |
| - Per page   | HK\$50/ US\$6.5/ RMB40 |
- 

#### **K. RMB Notes Exchange**

- |                     |                        |
|---------------------|------------------------|
| - DBS Customers     | No handling fee        |
| - Non DBS Customers | HK\$50 per transaction |
- 

#### **L. Special Clearing Arrangement (Mark Good)**

- |                          |  |
|--------------------------|--|
| - Presented by customers | HK\$60/ US\$8/ RMB48 + other bank charges    |
| - Presented by the Bank  | HK\$200/ US\$26/ RMB160 + other bank charges |
- 

#### **M. IDEAL Internet Banking Services**

- |   |   |
|---|---|
| - For account enquiry only  | Monthly service fee: No charge                      |
| - For account transaction & enquiry                                 | Monthly service fee: HK\$150/ US\$19.50 per company |
| - Application of physical IDEAL security device<br>(physical token) | HK\$250 per token                                   |
| - Replacement of lost/ damaged security device<br>(physical token)  | HK\$500 per token                                   |
- 

#### **N. DBS IDEAL eReports**

- |  |      |
|--|------|
| Monthly service charges for SMS/ email<br>notification | Free |
|--|------|
- 

#### **O. Company Amendment**

- |  |                     |
|--|---------------------|
| - Change of directors/ partners/ committee<br>members/ authorised signatories/<br>shareholder(s)/ company name/<br>shareholding of existing shareholder(s) | HK\$300 per request |
|--|---------------------|
- 

#### **P. Treasury Transaction Documentation**

- |   |   |
|---|---|
| - Receive Treasury Transaction Documents via<br>channels other than Treasury eDoc | Monthly service fee:<br>HK\$200 per company |
|---|---|
-

## IV. LOAN SERVICES

### A. Mortgage Loan

1) Application Fee of Mortgage Loan	HK\$1,000 (waive for some packages)
2) Copy of Title Deeds or Documents	HK\$10 per page or HK\$200 per set, whichever is higher
3) Certified True copy	HK\$40 per set of document
4) Change of Tenor / Due Date / Repayment Method / Amount	HK\$1,000 per request
5) Change of Mortgagor	HK\$1,000 per request
6) Overdue Repayment Charge	HK\$100 plus overdue interest
7) Repayment History	HK\$100 per copy

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## **V. FASTER PAYMENT SYSTEM (“FPS”)**

### **A. Outward Real Time Payment in HKD / RMB via FPS**

#### Payment Amount

- |                           |                        |
|---------------------------|------------------------|
| - Less than HK\$1,000,000 |                        |
| • First 50 transactions   | Free*                  |
| • > 50 transactions       | HK\$5 per transaction  |
| - HK\$1,000,000 or above  | HK\$25 per transaction |
| - Less than RMB1,000,000  | RMB5 per transaction   |
| - RMB1,000,000 or above   | RMB25 per transaction  |

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### **B. Inward Payment in HKD / RMB via FPS**

- |                             |  |
|-----------------------------|--|
| - Each Merchant payment     | Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu) |
| - Each Non-Merchant payment | Free   |

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### **C. FPS Proxy Registration**

- |                            |      |
|----------------------------|------|
| - Each proxy ID registered | Free |
|----------------------------|------|

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### **D. Outward Real Time Direct Debit in HKD / RMB via FPS**

- |  |  |
|--|--|
| - Each direct debit instruction                            | Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu) |
| - Each electronic direct debit authorization (eDDA) set up | Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu) |

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### **E. Outward Bulk Payments, Payroll, & Direct Debit in HKD / RMB via FPS**

- |  |                      |
|--|----------------------|
| - Outward Bulk Payment, Payroll& Direct Debit in HKD / RMB | HK\$1/ RMB1 per item |
|--|----------------------|

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\* Up to 50 free transactions per month per account, applicable to HKD Real-Time FPS payments only and subject to Bank’s discretion.